



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/791,034 Confirmation No. 1257  
Applicant : William Mark Nichols et al.  
Filed : March 2, 2004  
Title: : AUTOMATIC COLLECTION MANAGER  
TC/A.U. : 2857  
Examiner : Elias Desta  
  
Docket No. : NORT 64305  
Customer No. : 29694

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

September 13, 2005

**AMENDMENT**

Sir:

In response to the Office Action dated June 23, 2005, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Amendments to the Drawings** begin on page 5 of this paper and include both an attached replacement sheet and an annotated sheet.

**Remarks/Arguments** begin on page 6 of this paper.